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FOR THE SECOND CIRCUIT

N.Y.S.D. Case # 10-cv-8026(PKC)

At a stated Telen of the United States Court of Appeals for the Second Circuit, held at the Thorgood Mershall United States Courthouse, 40 Foley Square, in the City of New York, on the 18th day of December, two thousand and thin cent.

Before: Rosemary S. Pooler,

Peter W. Hall, Denny Chin,

Circuit Judges.

Gary Cruz, Individually and on behalf of all others similarly situated, Claude Pain, Individually and on behalf of all others similarly situated,

Plaintiffs - Appellants,

JUDGMENTDocket No. 12-1200

v.

TD Bank, N.A.,

Defendant - Appellee.

USDC SDNY DOCUMENT ELECTRONICALLY FILED DOC #:

DATE FILED: January 13, 2014

Geraldo F. Martinez and Joseph Cummings, individually and on behalf of all others similarly situated,

Plaintiffs - Appellants,

Docket No. 12-1342

v.

Capital One Bank, N.A.,

Defendant - Appellee.

The appeals in the above captioned cases from judgments of the United States District Court for the Southern District of New York were argued on the district court records and the parties' briefs. Upon consideration thereof,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that the judgments of the

For The Court:

Catherine O'Hagan Wolfe,

Clerk of Court

A True Copy

Catherine O'Hagan Wolfe Clerk

United States Court of Appeals, Second Circuit